

U.S. Small Business Administration
222 E. Van Buren
Harlingen, TX 78550
(956) 427-8533 EXT. 231



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BANK NOTES

A NEWSLETTER FOR SOUTH TEXAS LENDERS

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Sylvia G. Zamponi
SBA DISTRICT DIRECTOR

Just a thought...Small businesses produce 13 to 14 times more patents per employee than large corporations.

Standings for Top SBA Lenders
Harlingen & Corpus Christi
Fiscal Year 2003
As of the end of September, 2003

TOP VOLUME LENDERS

Lender	#LNS	TOT. \$ AMT.
1. TEXAS STATE BANK	35	4,565,791
2. INNOVATIVE BK, CA	29	181,000
3. AMERICAN BANK N.A.	28	2,720,000
4. LONE STAR NAT'L BANK	16	2,418,000
5. VALUEBANK TEXAS CC, TX	12	1,386,400
6. JPMORGAN CHASE	11	539,300
7. BANK OF AMERICA CC, TX	9	332,400
7. ALAMO BANK OF TEXAS	9	2,067,500
7. WELLS FARGO BK, N.A.	9	1,708,000

Congratulations on a very productive year. SBA is extremely grateful for the hard work by all South Texas lenders. We thank you on behalf of our small business community.

LEADING VOLUME LENDER

Texas State Bank in the Rio Grande Valley is our leading volume lender for the year. SBA congratulates Brent Baldree, Robert McGurk, and the rest of the commercial loan staff for a job well done. Texas State Bank did most of its SBA loans under the LOWDOC program. This is a quick and easy way to provide financing for your small business customers. Texas State Bank's average SBA loan was around \$130,000.

NEW TO THE AREA

Innovative Bank, California, is new to our district but quick to do lending in South Texas. This lender did 29 SBA loans under the Community Express program in just three short months. The bank made 17 loans in the Corpus Christi area and 12 loans in the Rio Grande Valley. SBA welcomes Innovative Bank to our district and thanks them for their efforts in helping small businesses in South Texas.

AT THE TOP AGAIN

American Bank, N.A., Corpus Christi, TX is consistently one of the top SBA lenders in South Texas. We greatly appreciate American Bank, N.A. commitment to the small business community in our area. SBA congratulates Wayne Meyr, Ken Callarman, and the rest of commercial loan staff for all their hard work.